STATE OF MICHIGAN DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS OFFICE OF FINANCIAL AND INSURANCE REGULATION

Before the Commissioner of the Office of Financial and Insurance Regulation

In the Matter of:		
Alicia Ellis System ID No. 0354424		Enforcement Case No. 11-11280
Respondent.		
	Issued and entered	2012

ORDER AMENDING TERMS OF PROBATION

by Annette E. Flood Chief Deputy Commissioner

I. FINDINGS

- 1. On August 24, 2011, the Office of Financial and Insurance Regulation (OFIR) agreed to stipulated findings of fact and conclusions of law with Alicia Ellis (Respondent) regarding violations of Section 1239(1)(h) and 1239(1)(j) of the Michigan Insurance Code, (Code), as amended, MCL 500.100 *et seq.*, MCL 500.1239(1)(h) and 500.1239(1)(j).
- 2. Pursuant to the stipulated terms, OFIR ordered a probation of two years in which the following requirements and prohibitions were to be met:
 - i. Respondent shall provide written quarterly reports to the Market Conduct Division of OFIR itemizing all transactions entered into with and on behalf of clients.
 - ii. Respondent shall provide in writing any written or oral customer complaints regarding her within 30 days of receipt of said complaint, and any steps taken to resolve the matter arisen.
 - iii. Respondent shall keep all records from all transactions in review ready condition in preparation for possible on-sight surprise audits.
 - iv. Respondent is prohibited from applying for or obtaining further appointments throughout the probationary period unless the Market Conduct Division of OFIR consents prior to application.
 - v. Respondent shall retake and pass a pre-licensing training and exams within the first year of the probation period. Respondent shall notify the Market Conduct Division at the time she begins the class and the time she passes the pre-licensing exam.

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- vi. Respondent shall take an additional three (3) credits of Continuing Education Course in ethics in the second year of the probation period.
- 3. Additionally, Respondent was to pay to the State of Michigan, through OFIR, a civil fine of \$2,000 within 90 days of the invoice date as indicated on the OFIR invoice.
- 4. Due to documented, unforeseen circumstances beyond her control, Respondent has been unable to meet the financial terms of her probation.
- 5. It is appropriate to grant relief to the Respondent by adjusting her probation to increase the likelihood of her successful completion of its terms.

II. ORDER

Based upon the findings above, the Commissioner ORDERS the following:

- A. All Findings of Fact and Conclusions of Laws in the Initial Consent Order and Stipulation are adopted as part of this Order.
- B. Respondent's probationary terms are amended as follows:
 - a. Respondent shall file written quarterly reports via U.S. mail to the Market Conduct Division of OFIR itemizing all transactions entered into with and on behalf of clients. These reports must be received by OFIR no later than the following dates:

February 29, 2012
May 30, 2012
August 31, 2012
November 30, 2012
February 28, 2013
May 30, 2013
August 30, 2013

- b. Respondent must provide in writing any written or oral customer complaints made against her within 30 days of receipt of said complaint, along with a written description of any and all steps taken to resolve the arisen issue.
- c. Respondent must keep all records from all transactions in review ready condition for possible on-site surprise audits.
- d. Respondent is prohibited from obtaining any further appointments throughout the probationary period unless the Market Conduct Division of OFIR consents in writing prior to the appointment. In order to request consent, Respondent must file her request for permission to obtain the additional appointment in writing and await OFIR's written response.

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- e. Respondent is required to retake and pass a pre-licensing training by August 31, 2012. Respondent is required to notify the Market Conduct Division, in writing at the time she begins the class and at the time she re-passes the pre-licensing exam.
- f. Respondent is required to take, after August 31, 2012, an additional three (3) credits of Continued Education in ethics. These credits are in addition to the three credits required of all licensees thereby increasing the total number of ethics credits needed to six.
- g. Respondent shall pay to the State of Michigan, through OFIR, a civil fine of \$2,000. Payments are to be filed with Respondent's written quarterly report and are required to comply with the following schedule:

February 29, 2012	-0-		
May 30, 2012	\$200.00		
August 31, 2012	\$360.00		
November 30, 2012	\$360.00		
February 28, 2013	\$360.00		
May 30, 2013	\$360.00		
August 30, 2013	\$360.00		

OFFICE OF FINANCIAL AND INSURANCE REGULATION

Annette E. Flood

Chief Deputy Commissioner

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